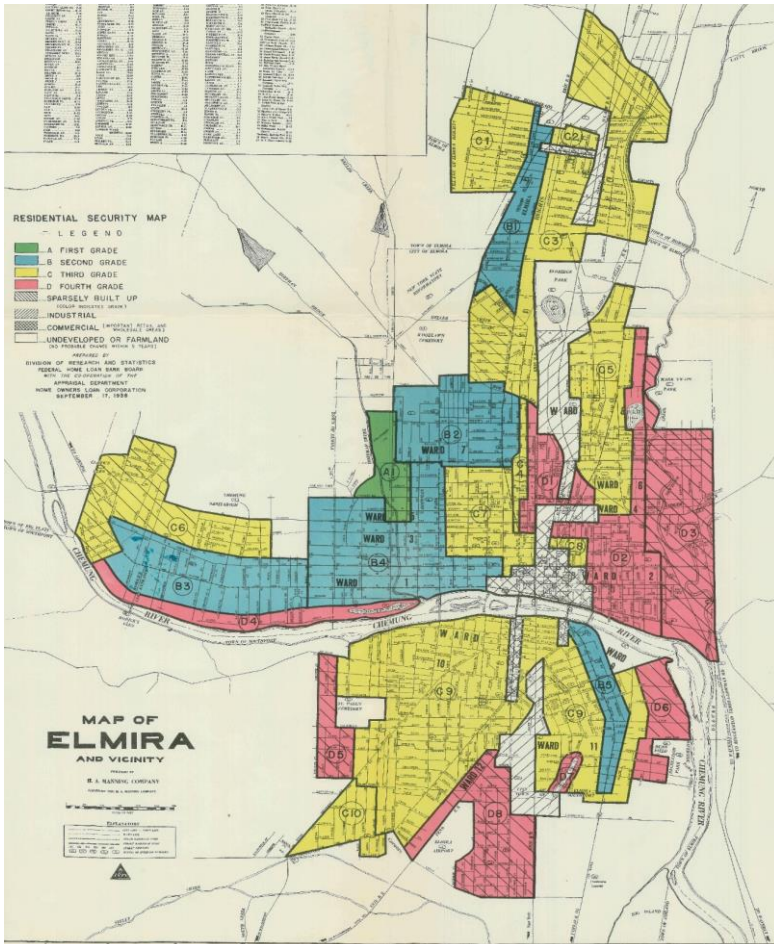


What is Redlining?

Redlining was a systemic method to keep neighborhoods homogenous via race. Banks and federal institutions denied mortgages mostly, people of color in urban areas, preventing them from moving into suburban areas. Additionally, other “undesirables” such as Jewish and Italians were denied mortgages.

- “white flight”
- Urban Renewal
- Housing Covenants
- Racial Steering

City of Elmira Redlining Map (1938)



Map Grading Key

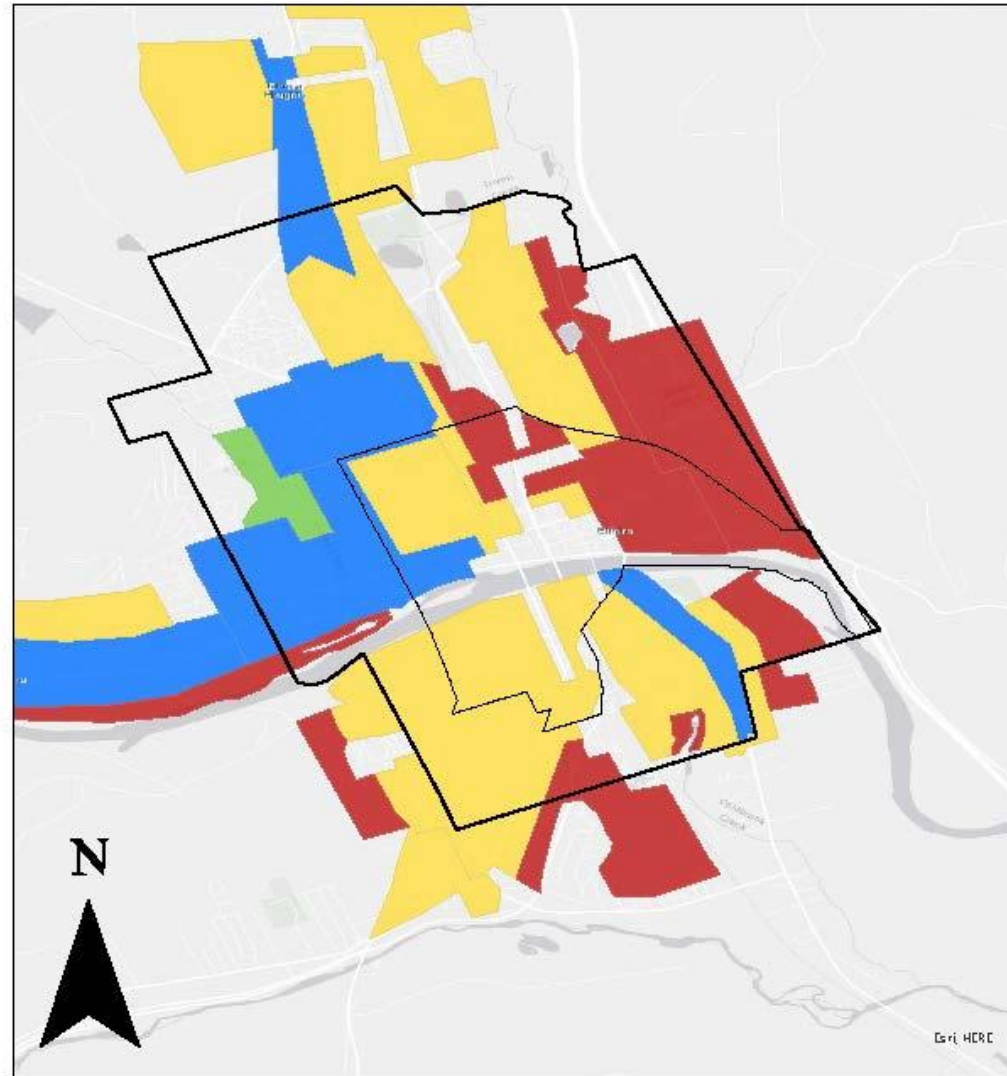
Green: First Grade

Blue: Second Grade

Yellow: Third Grade

Red: Fourth Grade

City of Elmira Redlining Map and Census Tracts



- Target Area
- City of Elmira
- Urban Heat Islands (HOLC)
 - A (Best)
 - B (Still Desirable)
 - C (Declining)
 - D (Hazardous)

First Grade, Hoffman Street and Fasset Rd., Town of Elmira

- This small area embraces approximately 60 large, modern and most attractive homes. They are owned by the city's wealthiest citizens and, since almost none have changed hands, price fluctuations are estimates only. Grounds are large and beautifully maintained
- Infiltration: None
- Foreign born families: None
- Negro: None
- Trend of desirability next 10-15 years: Stable

Fourth Grade, Census Tract 7, City of Elmira

- This is an old portion of the city displaying absolutely no pride of ownership and giving the appearance of a slum area. Dwellings are built close together and many are in a dilapidated condition. Generally, more than one family occupied a single unit.
- Foreign born families: 50% Hebrew and Italian
- Negro: Yes, 15%
- Detrimental Influences: Noise, dirt, general character of neighborhood as well as class of inhabitants
- Trend of desirability next 15-20 years: Downward

Empire State Poverty Initiative Target Area



Target Area

- 30% of Elmira's families live below the poverty level
- 47% poverty rate
- 600 households receiving some form of supplementary income
- 330 households receiving cash public assistance

Census Tract 7

- Highest Concentration of Poverty
- MHI 15,564
- 60% of Households receiving SNAP benefits
- Poverty rate 77%
- 67% single women head-of-household

Questions?